

WHAT IS CLAIMED:

1. A credit card system, comprising:

means for maintaining a pool of credit card numbers which share identical formatting;

5 means for assigning at least one credit card number from said pool of credit card numbers to be a master credit card number;

means for assigning at least one credit card number from said pool of credit card numbers to be a limited-use credit card number which is deactivated upon a use-triggered condition subsequent; and

10 means for associating said master credit card number with said limited-use credit card number, while ensuring that said master credit card number cannot be discovered on the basis of said limited-use credit card number.

2. The credit card system of claim 1, further comprising:

15 means for receiving notification that said limited-use credit card number has been used in a credit card transaction;

means for determining whether a limited-use event has occurred based on said notification, and if so, generating a deactivation command; and

means for deactivating said limited-use credit card if said limited-use event has occurred.

20 3. The credit card system of claim 2, wherein said limited-use event is satisfied when said limited-use credit card is used only once.

4. The credit card system of claim 2, wherein said limited-use event is satisfied when said limited-use credit card is used to accrue charges which are greater than a prescribed monetary amount.

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5. The credit card system of claim 2, further comprising:
means for assigning another limited-use credit card number in response to said deactivation command, and associated said other limited-use credit card number with said master credit card number.

5 6. The credit card system of claim 5, wherein said system maintains a queue of available limited-use credit card numbers, and said means for assigning said other limited-use credit card number selects said other limited-use credit card number from said queue.

10 7. The credit card system of claim 1, further comprising means for receiving a request for another limited-use credit card number from a user, and in response thereto, assigning another limited-use credit card number.

8. The credit card system of claim 7, wherein said system maintains a queue of available limited-use credit card numbers, and said other limited-use credit card number is selected from said queue.

15 9. The credit card system of claim 1, wherein said system includes transmission means for downloading said limited-use credit card number to a user.

10 10. The credit card system of claim 9, wherein said limited-use credit card number is encrypted prior to downloading.

20 11. The credit card system of claim 1, wherein said system includes dispensing means for dispensing a credit card containing said limited-use credit card number to a user.

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12. The credit card system of claim 11, wherein said dispensing means comprises an automated teller machine.

13. The credit card system of claim 11, wherein said dispensing means comprises a printing means for printing out an indication of said limited-use credit card number for delivery to said user.

14. A computer-usable medium having embodied thereon a computer program for a credit card system comprising:

means for maintaining a pool of credit card numbers which share identical formatting;

means for assigning at least one credit card number from said pool of credit card numbers to be a master credit card number;

means for assigning at least one credit card number from said pool of credit card numbers to be a limited-use credit card number which is deactivated upon a use-triggered condition subsequent; and

means for associating said master credit card number with said limited-use credit card number, while ensuring that said master credit card number cannot be discovered on the basis of said limited-use credit card number.

15. Physical signals transmitted over a transmission medium, said signals representing a computer program, comprising:

means for maintaining a pool of credit card numbers which share identical formatting;

means for assigning at least one credit card number from said pool of credit card numbers to be a master credit card number;

means for assigning at least one credit card number from said pool of credit card numbers to be a limited-use credit card number which is deactivated upon a use-triggered condition subsequent; and

5 means for associating said master credit card number with said limited-use credit card number, while ensuring that said master credit card number cannot be discovered on the basis of said limited-use credit card number.

16. A method for managing a pool of credit card numbers, comprising the steps of:

maintaining a pool of credit card numbers which share identical formatting;
10 assigning at least one credit card number from said pool of credit card numbers to be a master credit card number;

assigning at least one credit card number from said pool of credit card numbers to be a limited-use credit card number which is deactivated upon a use-triggered condition subsequent; and

15 associating said master credit card number with said limited-use credit card number, while ensuring that said master credit card number cannot be discovered on the basis of said limited-use credit card number.

17. A credit card system for performing a credit card transaction based on
20 one of a master credit card number or a limited-use credit card number, wherein said limited-use credit card number is randomly chosen with respect to said master credit card number, but said limited-use credit card number includes identical formatting to said master credit card number and is associated with said master credit card number, said system comprising:

25 transaction means for entering a transaction on the basis of said master credit card number or said limited-use credit card number to generate a transaction message;

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processing means for receiving said transaction message and processing said transaction, including:

means for authorizing or denying said transaction;

5 means for determining whether to deactivate the limited-use credit card number when said limited-use credit card number was used to perform the transaction, and for generating a deactivation command in response thereto, wherein said means for determining whether to deactivate the limited-use credit card number determines whether a limited-use event pertaining to the use of the limited-use credit card number has occurred, and if so, generates
10 said deactivation command when said limited-use event has occurred; and

means for deactivating the limited-use credit card number based on the deactivation command.

15 18. The credit card system of claim 17, wherein said limited-use event is satisfied when said limited-use credit card is used only once.

19. The credit card system of claim 17, wherein said limited-use event is satisfied when said limited-use credit card is used to accrue charges which are greater than a prescribed monetary amount.

20 20. A method for performing a credit card transaction based on one of a master credit card number or a limited-use credit card number, wherein said limited-use credit card number having no mathematical relationship with respect to said master credit card number, but said limited-use credit card number includes identical formatting to said master credit card number and is associated with said master credit card number, said system comprising:

25 entering a transaction on the basis of said master credit card number or said limited-use credit card number to generate a transaction message;

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receiving said transaction message and processing said transaction, including:
authorizing or denying said transaction;

determining whether to deactivate the limited-use credit card number
when said limited-use credit card number was used to perform the transaction,
5 and generating a deactivation command in response thereto, wherein said
determining step determines whether to deactivate the limited-use credit card
number based on whether a limited-use event pertaining to the use of the limited-use
credit card number has occurred, and if so, generates said deactivation command
when said limited-use event has occurred; and

10 deactivating the limited-use credit card number based on the deactivation
command.

21. A credit card system, comprising:

a database of credit card numbers which share identical formatting;

a master credit card number selector that can select at least one credit card
15 number from said database to be a master credit card number;

a limited-use credit card number selector that can select at least one credit
card number from said database to be a limited-use credit card number which is
deactivated upon a use-triggered condition subsequent; and

a credit card number processor that can associate said master credit card
20 number with said limited-use credit card number, while ensuring that said master
credit card number cannot be discovered on the basis of said limited-use credit card
number.

22. A system for allocating a credit card number, the system comprising:

a database of credit card numbers which share identical formatting;

25 a master credit card number selector that can select at least one credit card
number from said database to be a master credit card number; and

a credit card number allocator that can allocate at least one credit card number from said database to said master credit card number, said allocator ensuring that said master credit card number cannot be discovered on the basis of said credit card number.

5 23. A system for limiting the use of a credit card number, the system comprising:

a database of credit card numbers which share identical formatting;

a database of conditions;

10 a master credit card number selector that can select at least one credit card number from said database of credit card numbers to be a master credit card number;

a credit card number allocator that can allocate at least one credit card number from said database of credit card numbers to said master credit card number; and

15 a condition allocator that can allocate at least one condition to said credit card number and store said condition in said database of conditions, said condition limiting the use of said credit card number.

24. A system for distributing credit card numbers, the system comprising:

a database of credit card numbers which share identical formatting;

a master credit card number selector that can select at least one credit card number from said database of credit card numbers to be a master credit card number;

20 a master credit card number allocator that can allocate said master credit card number to a master credit card owner;

a credit card number allocator that can allocate at least one credit card number from said database of credit card numbers to said master credit card number; and

25 a credit card number distributor that can distribute said credit card number to said master credit card owner.

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25. A system for electronically using credit card numbers, the system comprising:

a database of credit card numbers which share identical formatting;

5 a master credit card number selector that can select at least one credit card number from said database to be a master credit card number;

a credit card number allocator that can allocate at least one credit card number from said database to said master credit card number;

a master credit card computer, said master credit card computer and said credit card number allocator interconnected by a computer network.

10 26. A system for processing credit card numbers, the system comprising:

a database of credit card numbers which share identical formatting;

a master credit card number selector that can select at least one credit card number from said database to be a master credit card number;

15 a credit card number allocator that can allocate at least one credit card number from said database to said master credit card number; and

a credit card number processor that can associate said master credit card number with said credit card number so that a merchant can perform a transaction without ever knowing said master credit card number.

20 27. A system for accessing account information, the system comprising:

a database of credit card numbers which share identical formatting;

a master credit card number selector that can select at least one credit card number from said database to be a master credit card number;

a credit card number allocator that can allocate at least one credit card number from said database to said master credit card number;

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an account information provider, said account information provider using said credit card number as a personal identification number to access account information for said master credit card number.

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